

(Use several sheets if necessary)

SEP 04 2001

Application Number 09/523,405

Filing Date
March 10, 2000

Group Art Unit	2768
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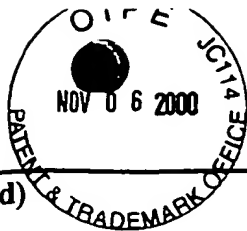
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DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. VISAP002C1 Applicant: Siegel et al. Filing Date December 3, 1999	Application No.: 09/454,696 Group Unassigned
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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
CA	A	4,326,259	04/20/82	Cooper et al.			
CA	B	5,819,226	10/06/98	Gopinathan et al.			
CA	C	4,460,604	07/26/88	Cooper et al.			
CA	D	5,210,687	05/11/93	Woflberg et al.			
CA	E	5,231,570	07/27/93	Gerritt S.K. Lee			
CA	F	5,649,116	07/15/97	McCoy et al.			
CA	G	5,732,400	03/24/98	Mandler et al.			
CA	H	5,679,938	10/21/97	Templeton et al.			
CA	I	5,679,940	10/21/97	Templeton et al.			

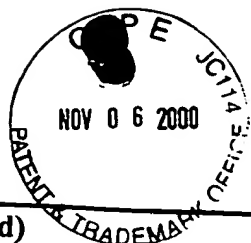
Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
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CA	J	94/06103	17.03.94	PCT				
CA	K	5,257,200	22.11.72	DE				
CA	L	94/20912	15.09.94	PCT				
CA	M	2,086,269	25.06.94	CA				
CA	N	97/00483	03.01.97	PCT				

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
CA	O	"Vertrauen auf Gegenseitigkeit", IBM Nachrishten 37, 1987 Heft 291, pp. 46-49.
CA	P	Cooper et al., "Adaptive Pattern Recognition: Neural Networks in Real World Applications", June 18, 1989, Tutorial IEEE/INNS International Joint conference on Neural Networks
CA	Q	Robert Hecht-Nielsen, "Theory of the Backpropagation Neural Network", Department of Electrical and Computer Engineering, University of California at San Diego, La Jolla, CA
Examiner		Date Considered 8/8/03

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	<table style="width: 100%;"> <tr> <td style="width: 60%;"> Atty Docket No. VISAP002C1 Applicant: Siegel et al. Filing Date December 3, 1999 </td> <td style="width: 40%;"> Application No.: 09/454,696 Group Unassigned </td> </tr> </table>	Atty Docket No. VISAP002C1 Applicant: Siegel et al. Filing Date December 3, 1999	Application No.: 09/454,696 Group Unassigned
Atty Docket No. VISAP002C1 Applicant: Siegel et al. Filing Date December 3, 1999	Application No.: 09/454,696 Group Unassigned		




U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	5,717,923	02/10/98	Rick Dedrick			
	B	5,797,133	08/18/98	Jones et al.			
	C	5,239,462	08/24/93	Jones et al.			
	D	5,719,918	02/17/98	Serbetcioğlu et al.			
	E	4,562,341	12/31/85	Ohame et al.			
	F	5,630,127	05/13/97	Moore et al.			
	G	5,361,201	11/01/94	Jost et al.			
	H	5,262,941	11/16/93	Saladin et al.			
	I	5,161,103	11/03/92	Kosaka et al.			

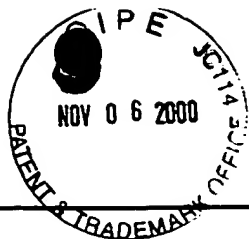
Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
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	J	96/30850	03.10.96	PCT				
	K	94/06103	17.03.94	PCT				
	L	92/04679	19.03.92	PCT				
	M	0 709811A2	01.05.96	EPO				
	N	0 440515A1	07.08.91	EPO				

Other Documents

Other Documents		
Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	O	Gullo, "Neural Nets Versus Card Fraud, Chase's Software Learns to Detect Potential Crime", February 2, 1990, American Banker
	P	Caudill et al., "Neural Network Applications", 1990 Naturally Intelligent Systems, A Bradford Book, The MIT Press
Examiner 		Date Considered 2/8/03
Examiner: Initial citation considered. Draw line through initial citation.		

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Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. VISAP002C1	Application No.: 09/454,696
	Applicant: Siegel et al. Filing Date December 3, 1999	Group Unassigned

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>[Signature]</i>	A	4,989,141	01/29/91	Lyons et al.			
<i>[Signature]</i>	B	4,953,085	08/28/90	Atkins			
<i>[Signature]</i>	C	5,323,315	06/21/94	Highbloom			
<i>[Signature]</i>	D	5,262,941	11/16/93	Saladin et al.			
<i>[Signature]</i>	E	5,274,547	12/28/93	Zoffell et al.			
<i>[Signature]</i>	F	5,239,462	08/24/93	Jones et al.			
<i>[Signature]</i>	G	5,177,342	01/05/93	Adams			
<i>[Signature]</i>	H	5,038,284	08/06/91	Kramer			
<i>[Signature]</i>	I	4,914,587	04/03/90	Clouse			

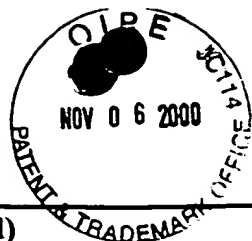
Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
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<i>[Signature]</i>	J	0 468229A2	05.92	EPO				
<i>[Signature]</i>	K	0 468229A3	05.92	EPO				
<i>[Signature]</i>	L	94/60103	17.03.94	PCT				
<i>[Signature]</i>	M							
<i>[Signature]</i>	N							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>[Signature]</i>	O	EPO, International Search Report, September 22, 1998, PCT/US98/10740
Examiner	Date Considered <i>8/8/03</i>	

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U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
<i>[Handwritten]</i>	A	4,868,866	09/19/89	Williams Jr.			
<i>[Handwritten]</i>	B	4,736,294	04/05/88	Gill et al.			
<i>[Handwritten]</i>	C	4,812,628	03/14/89	Boston et al.			
<i>[Handwritten]</i>	D	4,734,564	03/29/88	Boston et al.			
<i>[Handwritten]</i>	E	5,025,138	06/18/91	Cuervo			
<i>[Handwritten]</i>	F	4,718,009	01/05/88	Cuervo			
<i>[Handwritten]</i>	G	4,774,663	09/27/88	Musmanno et al.			
<i>[Handwritten]</i>	H	4,597,046	06/24/86	Musmanno et al.			
<i>[Handwritten]</i>	I	4,376,978	03/15/83	Musmanno			

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	J							
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Other Documents

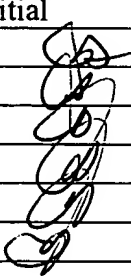
Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>[Handwritten]</i>	O	McClure, "Taking the Risk Out of Transactions", March 1994, USA, Security Management vol. suppl. issue, pages 23A-24A, XP-002076870, ISSN 0145-9406
<i>[Handwritten]</i>	P	Visa International service Tarot Preliminary Business Case, pp. 2-27, November 28, 1994
<i>[Handwritten]</i>	Q	Associate Credit Bureaus, Inc., Metro Format for Consumer Credit Report, pp. 1-69, January 1, 1994
Examiner <i>[Signature]</i>		Date Considered <i>[Handwritten]</i>

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
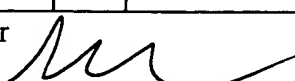
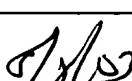
U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	4,346,442	08/24/82	Musmanno			
	B	5,398,300	03/14/95	Levey			
	C	5,444,819	08/22/95	Negishi			
	D	5,479,573	12/26/95	Keeler et al.			
	E	5,325,298	06/28/94	Gallant			
	F	4,774,664	09/27/88	Campbell et al.			
	G						
	H						
	I						

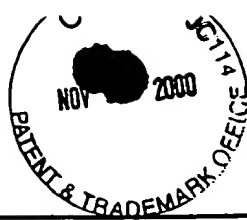
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							Yes	No
	J							
	K							
	L							
	M							
	N							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	O	L. Purcell, "Roping in Risk, 05/94", Bank System Technology, pp.64-68.
	P	Quinn, "Credit Card Issuers Keeping Closer Watch on How you Pay Bills", 04/25/88, Washington Post, Business Section, page 67.
	Q	"Credit Risk Management Report", v. 3, no. 19, Philips Business Information, Inc., dialog file 636, Accession No. 02020764, September 17, 1993
Examiner 		Date Considered 

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U.S. Patent Documents

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	A						
	B						
	C						
	D						
	E						
	F						
	G						
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	I						

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							Yes	No
	J							
	K							
	L							
	M							
	N							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
GA	O	Chandler, "Credit Scoring", Credit Union Executive, Dialog file 648, 7/1985
Q2	P	Grafton, "Analyzing Customers with Behavioral Modeling", 1996, Credit Control, v 17n6, pp. 27-31, dialog file 15, Accession No. 01265295.
Q2	Q	Leonard et al., "Automating the credit decision process", Journal of Retail Banking, v. 16, n. 1, p. 39(6), Spring 1994, Dialog file 148, Accession No. 07816398.
Examiner		Date Considered

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	C						
	D						
	E						
	F						
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Foreign Patent or Published Foreign Patent Application

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							Yes	No
	J							
	K							
	L							
	M							
	N							

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
<i>a</i>	O	Thomas J. Healy, "The new Science of Borrower Behaviour", Mortgage Banking, v. 58, n. 5, p 26(8), February 1998, dialog file 148, Accession No. 10389009.
<i>ad</i>	P	Scott D. Aquais, "It's the economy, issuer!", Credit Card Management, V5n11, pp: 58-60, Feb 1993, dialog file 15, Accession No. 00681693.
<i>ad</i>	Q	Kevin T. Higgins, "Retention by the numbers", Credit Card Management, v5n11, pp: 52-56, February 1993, dialog file 15, Accession No. 00681692.
Examiner <i>[Signature]</i>		Date Considered <i>8/10/03</i>

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.